

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
George H Gruber, Jr.  
Debtor

Case No. 17-05295-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Mar 26, 2025

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2025:**

Recip ID	Recipient Name and Address
db	+ George H Gruber, Jr., 7018 Brookdale Drive, Harrisburg, PA 17111-5065
5007332	Bayview Loan Servicing, PO Box 650091, Dallas, TX 75265-0091
5007333	+ Dauphin County Tax Claim, 2 South 2nd Street, 1st Floor, Harrisburg, PA 17101-2047
5007338	+ Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
5007339	+ Littman Jewelers, 1000 Mac Arthur Blvd, Mahwah, NJ 07430-2035
5007341	+ North Shore Agency, Po Box 3002, Phoenixville, PA 19460-3002
5007343	+ Stellar Recovery, PO Box 48370, Jacksonville, FL 32247-8370

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Mar 26 2025 18:48:54	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
cr	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Mar 26 2025 18:49:01	Wells Fargo Bank, N.A., MAC Q2132-023, PO Box 94423, Albuquerque, NM 87199
5007331	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Mar 26 2025 18:48:54	American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
5015341	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 26 2025 18:40:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5013028	EDI: LCIBAYLN	Mar 26 2025 22:41:00	Bayview Loan Servicing, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
5014853	Email/PDF: bncnotices@becket-lee.com	Mar 26 2025 18:48:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5368101	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 26 2025 18:40:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
5368100	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 26 2025 18:40:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
5007334	EDI: DISCOVER	Mar 26 2025 22:41:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
5007335	EDI: CITICORP	Mar 26 2025 22:41:00	DSNB/Macys, P.O. Box 8218, Mason, OH 45050
5016262	EDI: Q3G.COM	Mar 26 2025 22:41:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5009530	EDI: DISCOVER	Mar 26 2025 22:41:00	Discover Bank, Discover Products Inc, PO Box

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Date Rcvd: Mar 26, 2025

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Page 2 of 3  
Total Noticed: 35

			3025, New Albany, OH 43054-3025
5007336	^ MEBN	Mar 26 2025 18:38:34	Hayt, Hayt & Landau, Attn: Robert L. Baroska, III, Esq., 2 Industrial Way West, Eatontown, NJ 07724-2279
5007337	EDI: IRS.COM	Mar 26 2025 22:41:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5534472	^ MEBN	Mar 26 2025 18:38:38	Land Home Financial Services, Inc. as servicer, 3611 South Harbor Blvd Suite 100, Santa Ana, CA 92704, Land Home Financial Services, Inc. as se, 3611 South Harbor Blvd Suite 100, Santa Ana, CA 92704-7915
5534471	^ MEBN	Mar 26 2025 18:38:38	Land Home Financial Services, Inc. as servicer, 3611 South Harbor Blvd Suite 100, Santa Ana, CA 92704-7915
5007340	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 26 2025 18:40:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
5031774	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 26 2025 18:40:00	Midland Funding, LLC, Midland Credit Management, Inc. as agent, Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5007342	EDI: G2RSPSECU	Mar 26 2025 22:41:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
5489983	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 26 2025 18:40:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
5489984	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 26 2025 18:40:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9741, RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
5021819	+ EDI: CBSTDR	Mar 26 2025 22:41:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5031320	EDI: AIS.COM	Mar 26 2025 22:41:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5025286	Email/PDF: Bankruptcynticesauto@wellsfargo.com	Mar 26 2025 18:48:46	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
5013812	+ Email/PDF: Bankruptcynticeshomelending@wellsfargo.com	Mar 26 2025 18:48:54	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, Saint Louis Park, MN 55426-4927
5007344	+ Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com	Mar 26 2025 18:49:01	Wells Fargo Bank, NA, PO Box 94435, Albuquerque, NM 87199-4435
5007345	+ Email/PDF: Bankruptcynticesauto@wellsfargo.com	Mar 26 2025 18:49:01	Wells Fargo Dealer Services, P.O. Box 1697, Winterville, NC 28590-1697
5007346	+ Email/Text: pitbk@weltman.com	Mar 26 2025 18:40:00	Weltman, Weinberg & Reis, Attn: Matthew D. Urban, Esq., 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842
TOTAL: 28			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Land Home Financial Services Inc., as servicer for Laelia LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Heather Stacey Riloff	on behalf of Creditor BAYVIEW LOAN SERVICING LLC heather@mvrlaw.com Michelle@mvrlaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Janet M. Spears	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkecfinbox@aldridgepate.com, JSpears@ecf.courtdrive.com
Lorraine Gazzara Doyle	on behalf of Creditor BAYVIEW LOAN SERVICING LLC ldoyle@squirelaw.com LOGSECF@logs.com
Mario J. Hanyon	on behalf of Creditor NATIONSTAR MORTGAGE LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Robert E Chernicoff	on behalf of Debtor 1 George H Gruber Jr. rec@cclawpc.com, jbartley@cclawpc.com;jlaughman@cclawpc.com;jkj@cclawpc.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1

George H Gruber Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7266

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-05295-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:George H Gruber Jr.  
aka George H Gruber3/26/25**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**